

In re:  
Margaret M. Simmonds  
Debtor

Case No. 23-10169-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 18, 2023

User: admin  
Form ID: 152

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2023:

Recip ID	Recipient Name and Address
db	+ Margaret M. Simmonds, 721 11th Avenue, Prospect Park, PA 19076-1314
14751042	+ Provident Funding Associates, LP, C/O Steven K. Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14775121	+ US Bank Trust National Association, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14756469	Wells Fargo Bank, C/O Jill Manuel-Coughlin, Esq, Neshaminy Interplex, Suite 215, Trevose, PA 19053

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 19 2023 01:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2023 01:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 19 2023 00:58:35	BMO Harris Bank N.A., c/o AIS Portfolio Services., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Oct 19 2023 01:33:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	^ MEBN	Oct 19 2023 00:11:19	Provident Funding Associates, LP, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14751841	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 19 2023 00:58:36	BMO Harris Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14752067	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 19 2023 01:00:03	BMO Harris Bank, NA, AIS Portfolio Services, LLC, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
14759035	Email/Text: mrdiscen@discover.com	Oct 19 2023 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14750078	+ Email/Text: mrdiscen@discover.com	Oct 19 2023 01:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14750079	Email/Text: ECF@fayservicing.com	Oct 19 2023 01:33:00	Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680
14752065	Email/Text: BankruptcyECFMail@mccalla.com	Oct 19 2023 01:33:00	US Bank Trust National Association, C/O Maria Tsagaris, 1544 Old Alabama Road, Roswell, GA 30076

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14751520	Email/Text: BankruptcyECFMail@mccalla.com	Oct 19 2023 01:33:00	US Bank Trust National Association, Not In Its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14750080	+ Email/Text: bknotifications@provident.com	Oct 19 2023 01:34:00	Provident Funding, Attn: Bankruptcy, P.O. Box 5914, Santa Rosa, CA 95402-5914
14759915	+ Email/Text: bknotifications@provident.com	Oct 19 2023 01:34:00	Provident Funding Associates, LP, 1235 N. Dutton Ave, Suite E, Santa Rosa, CA 95401-4666
14766023	^ MEBN	Oct 19 2023 00:11:08	US Bank Trust National Association et al, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14774970	^ MEBN	Oct 19 2023 00:11:15	US Bank Trust National Association, as Trustee, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14750081	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 19 2023 00:58:46	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Fl, Des Moines, IA 50328-0001
14753461	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 19 2023 00:59:32	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		WELLS FARGO BANK N.A.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Margaret M. Simmonds brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DANIEL P. JONES	on behalf of Creditor Provident Funding Associates LP djones@sterneisenberg.com, bkecf@sterneisenberg.com

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JILL MANUEL-COUGHILIN

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com

STEVEN K. EISENBERG

on behalf of Creditor Provident Funding Associates LP seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Margaret M. Simmonds  
Debtor(s)

Case No: 23-10169-amc  
Chapter: 13

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***NOTICE OF RESCHEDULED HEARING***

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a CONFIRMATION HEARING will be held before the  
Honorable Ashely M. Chan

, United States Bankruptcy Court 11/21/23 at 10:00 AM , in Courtroom #4, 900 Market Street,  
Philadelphia, PA 19107

For The Court

Timothy B. McGrath  
Clerk of Court